

**State:** District of Columbia **First Filing Company:** Federal Insurance Company , ...  
**TOI/Sub-TOI:** 17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess  
**Product Name:** TRIA2015  
**Project Name/Number:** TRIA2015/18-XS-2015691

## Filing at a Glance

Companies: Federal Insurance Company  
Vigilant Insurance Company

Product Name: TRIA2015

State: District of Columbia

TOI: 17.0 Other Liability-Occ/Claims Made

Sub-TOI: 17.0020 Commercial Umbrella and Excess

Filing Type: Form

Date Submitted: 05/03/2018

SERFF Tr Num: ACEH-131452495

SERFF Status: Closed-APPROVED

State Tr Num:

State Status:

Co Tr Num: 18-XS-2015691

Effective Date: 06/01/2018

Requested (New):

Effective Date: 06/01/2018

Requested (Renewal):

Author(s): Debra Rodgers, Jane Gutman

Reviewer(s): Carmen Belen (primary)

Disposition Date: 05/03/2018

Disposition Status: APPROVED

Effective Date (New): 06/01/2018

Effective Date (Renewal): 06/01/2018

**State:** District of Columbia **First Filing Company:** Federal Insurance Company , ...  
**TOI/Sub-TOI:** 17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess  
**Product Name:** TRIA2015  
**Project Name/Number:** TRIA2015/18-XS-2015691

## General Information

Project Name: TRIA2015	Status of Filing in Domicile:
Project Number: 18-XS-2015691	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 05/03/2018	
State Status Changed:	Deemer Date:
Created By: Debra Rodgers	Submitted By: Debra Rodgers
Corresponding Filing Tracking Number:	

### Filing Description:

Enclosed for filing is 14-02-22814 (12/2017) – Cap on Losses from Certified Acts of Terrorism. This endorsement is being filed in accordance with the Terrorism Risk Insurance Program Reauthorization Act of 2015. The endorsement applies to the Financial Lines Excess Liability policies which are subject to TRIA. The policies are currently issued with a Policyholder Disclosure Notice of Terrorism Insurance Coverage which sets forth the coverage available for certain acts of terrorism in accordance with TRIA. The language of the Disclosure Notice has been incorporated into form 14-02-22814. Accordingly, policies will be issued with both the Disclosure Notice and form 14-02-22814. There is no annual premium that is attributable to the coverage for such acts of terrorism for the Financial Lines Excess Liability products.

## Company and Contact

### Filing Contact Information

Jane Gutman, Unit Manager	jgutman@chubb.com
202 Hall's Mill Road	908-572-4422 [Phone]
Whitehouse Station, NJ 08889-1650	908-572-4820 [FAX]

### Filing Company Information

Federal Insurance Company	CoCode: 20281	State of Domicile: Indiana
One American Square	Group Code: 626	Company Type: Stock
202 N. Illinois St.	Group Name: Chubb	State ID Number:
Suite 2600	FEIN Number: 13-1963496	
Indianapolis, IN 46282		
(908) 572-2000 ext. [Phone]		

Vigilant Insurance Company	CoCode: 20397	State of Domicile: New York
55 Water Street	Group Code: 626	Company Type: Stock
New York, NY 10041-2899	Group Name: Chubb	State ID Number:
(908) 572-2000 ext. [Phone]	FEIN Number: 13-1963495	

## Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

<b>SERFF Tracking #:</b>	ACEH-131452495	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	18-XS-2015691
<b>State:</b>	District of Columbia	<b>First Filing Company:</b>	Federal Insurance Company , ...		
<b>TOI/Sub-TOI:</b>	17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess				
<b>Product Name:</b>	TRIA2015				
<b>Project Name/Number:</b>	TRIA2015/18-XS-2015691				

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Carmen Belen	05/03/2018	05/03/2018

<b>State:</b>	District of Columbia	<b>First Filing Company:</b>	Federal Insurance Company , ...
<b>TOI/Sub-TOI:</b>	17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess		
<b>Product Name:</b>	TRIA2015		
<b>Project Name/Number:</b>	TRIA2015/18-XS-2015691		

## Disposition

Disposition Date: 05/03/2018  
Effective Date (New): 06/01/2018  
Effective Date (Renewal): 06/01/2018  
Status: APPROVED

Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

<b>Overall Percentage Rate Indicated For This Filing</b>	0.000%
<b>Overall Percentage Rate Impact For This Filing</b>	0.000%
<b>Effect of Rate Filing-Written Premium Change For This Program</b>	\$0
<b>Effect of Rate Filing - Number of Policyholders Affected</b>	0

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Readability Certificate	APPROVED	Yes
Supporting Document	Consulting Authorization	APPROVED	Yes
Supporting Document	Copy of Trust Agreement	APPROVED	Yes
Supporting Document	Expedited SERFF Filing Transmittal Form	APPROVED	Yes
Supporting Document	Explanatory Memorandum	APPROVED	Yes
Form	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	APPROVED	Yes

<b>State:</b>	District of Columbia	<b>First Filing Company:</b>	Federal Insurance Company , ...
<b>TOI/Sub-TOI:</b>	17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess		
<b>Product Name:</b>	TRIA2015		
<b>Project Name/Number:</b>	TRIA2015/18-XS-2015691		

## Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	APPROVED 05/03/2018	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM	14-02- 22814	(12/2017)	END	New		0.000	14-02- 22814_Cap on Losses from Certified Acts of Terrorism.pdf

### Form Type Legend:

<b>ABE</b>	Application/Binder/Enrollment	<b>ADV</b>	Advertising
<b>BND</b>	Bond	<b>CER</b>	Certificate
<b>CNR</b>	Canc/NonRen Notice	<b>DEC</b>	Declarations/Schedule
<b>DSC</b>	Disclosure/Notice	<b>END</b>	Endorsement/Amendment/Conditions
<b>ERS</b>	Election/Rejection/Supplemental Applications	<b>OTH</b>	Other

## ENDORSEMENT/RIDER

<COVSECT>

Effective date of  
this endorsement/rider: <TRXEFFDATE>

<CARRNAME>

Endorsement/Rider No. <EN>

To be attached to and  
form a part of Policy No. <POLICYNO>

Issued to: <ACCTNAME>

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### CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

In consideration of the premium charged, it is agreed that:

- A. If aggregate insured losses attributable to terrorist acts certified under the federal Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
  2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- B. The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any "loss" that is otherwise excluded under this Policy.

The title and any headings in this endorsement/rider are solely for convenience and form no part of the terms and conditions of coverage.

All other terms, conditions and limitations of this Policy shall remain unchanged.

<ENDSIG>

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Authorized Representative

<b>State:</b>	District of Columbia	<b>First Filing Company:</b>	Federal Insurance Company , ...
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<b>Product Name:</b>	TRIA2015		
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## Supporting Document Schedules

<b>Bypassed - Item:</b>	Readability Certificate
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	APPROVED
<b>Status Date:</b>	05/03/2018

<b>Bypassed - Item:</b>	Consulting Authorization
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	APPROVED
<b>Status Date:</b>	05/03/2018

<b>Bypassed - Item:</b>	Copy of Trust Agreement
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	APPROVED
<b>Status Date:</b>	05/03/2018

<b>Satisfied - Item:</b>	Expedited SERFF Filing Transmittal Form
<b>Comments:</b>	
<b>Attachment(s):</b>	DC Expedited SERFF Filing trans for Terrorism Risk Ins Forms and Pricing Completed signed.pdf
<b>Item Status:</b>	APPROVED
<b>Status Date:</b>	05/03/2018

<b>Satisfied - Item:</b>	Explanatory Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	EM.pdf
<b>Item Status:</b>	APPROVED
<b>Status Date:</b>	05/03/2018

**EXPEDITED SERFF FILING TRANSMITTAL DOCUMENT  
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

Indicate Type of Filing
<input checked="" type="checkbox"/> Filing Related to <i>Certified Losses</i>
<input type="checkbox"/> Filing Related to <i>Non-Certified Losses</i>
<input type="checkbox"/> Filing Applicable to Both Certified and Non-Certified Losses

**This abbreviated filing transmittal document should be used in conjunction with a SERFF filing only.**

To be complete, a filing must include the following:


- A completed Expedited Filing Transmittal Document.
- One copy of each endorsement, disclosure form and/or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation, if applicable.
- The appropriate filing fees, if applicable

The insurer(s) submitting this filing certifies that it:

- ☒ Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and/or the laws of this state
- ☒ Is in compliance with state's requirements with respect to terrorism coverage; and
- ☒ Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.

**Electronic Signature:** [This would be replaced with a prompt for an Adobe electronic signature.]

Kashyap C.  
Saraiya

 Digitally signed by Kashyap C. Saraiya  
DN: cn=Kashyap C. Saraiya, o=Chubb,  
ou=General Counsel,  
email=kashyap.saraiya@chubb.com, c=US  
Date: 2018.04.24 10:23:45 -04'00'



## EXPLANATORY MEMORANDUM

Enclosed for filing is 14-02-22814 (12/2017) – Cap on Losses from Certified Acts of Terrorism. This endorsement is being filed in accordance with the Terrorism Risk Insurance Program Reauthorization Act of 2015. The endorsement applies to the Financial Lines Excess Liability policies which are subject to TRIA. The policies are currently issued with a Policyholder Disclosure Notice of Terrorism Insurance Coverage which sets forth the coverage available for certain acts of terrorism in accordance with TRIA. The language of the Disclosure Notice has been incorporated into form 14-02-22814. Accordingly, policies will be issued with both the Disclosure Notice and form 14-02-22814. There is no annual premium that is attributable to the coverage for such acts of terrorism for the Financial Lines Excess Liability products.

*Please be advised that we are working to add the forms to our internal rating and policy issuance system. Once this is finalized, the final forms may be formatted differently due to systems constraints. However, the language and punctuation will be the same. We hereby inform you that we will not refile the system generated forms unless otherwise requested in response to this filing.*